

III. Claims 87-91, drawn to a system and method for sharing operational data amongst conferencing parties including deaf participants, classified in class 379, subclass 52.

IV. Claims 92-97, drawn to a system for enabling communications between a deaf person and a hearing person, classified in class 379, subclass 52.

V. Claims 98-102, drawn to a system for enabling a voice communications to be received by a deaf person, classified in class 379, subclass 52.

VI. Claims 103-117, drawn to a system and method for facilitating participation of a hard of hearing person in a conversation with at least one speaker in a public place, classified in class 379, subclass 52.

VII. Class 118-121, drawn to a system for improving the ability of a hard of hearing person to hear sounds issued over a telephone, classified in class 379, subclass 52.

By the present response, Applicant hereby elects the invention of Group I, claims 1-64, drawn to a method for carrying out personal transactions utilizing registration steps utilizing PIN number, classified in class 705, subclass 42. The election is made without traverse. Applicant hereby reserves the

right to file one or more divisional applications to the remaining groups of invention.

An early action on the merits is respectfully requested.

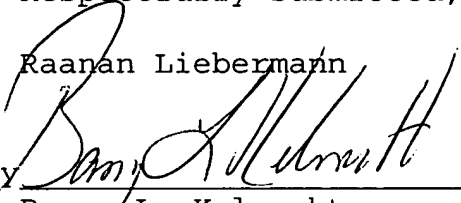
Should the Examiner believe an amendment is needed to place the case in condition for allowance, he is hereby invited to contact Applicants' attorney at the telephone number listed below.

No fee is believed to be due as a result of this response. Should the Commissioner determine that a fee is due, he is hereby authorized to charge said fee to Deposit Account No. 02-0184.

Respectfully submitted,

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By


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Date: April 19, 2004

I, Nicole Motzer, hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313" on April 19, 2004.

